MARYLAND FAMILY NETWORK

Maryland Child Care Resource Network

Child Care Demographics
2016

Montgomery County Report

Montgomery County is located at the center of the Mid-Atlantic region's federal and advanced technology marketplace and next door to the nation's capital. It is the home of over 250 biotech companies, 19 federal facilities and numerous educational and research organizations.

Montgomery County's 32,500 businesses employ over 365,000 workers in areas including information technology, telecommunications, biotechnology, software development, aerospace engineering and professional services. Over 650 businesses employ more than 100 workers. Leading private employers include Discovery Communications, GEICO, Giant Food, the Henry M. Jackson Foundation, Kaiser Permanente, Lockheed Martin, Marriott International, MedImmune, Safeway and Westat.

Source: Maryland Department of Business and Economic Development (DBED) 2015.2

The Maryland Child Care Resource Network and Maryland Family Network, Inc. are co-publishers of this Montgomery County Report for the Network's Maryland Child Care Demographics Report series. The series includes reports for the State, for each of Maryland's 23 counties and the City of Baltimore.

Frequently Requested Child Care Information

Child Population 2010

Age Group	Number in age group
0-1	24,936
2-4	38,796
5-9	64,300
10-11	25,567
Total	153,599

Source: Maryland Department of Planning (MDP), 2010 Census Summary File 1.

Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Montgomery is $125,357[6]. A family of four that included a couple and two children ages 1-2 and 3-5 years can be expected to have the following yearly household expenses:

Expense		Cost	% of Income
Child Care		$26,603	21.3%
Infant[1]	$13,007.28		
Preschooler[2]	$13,595.92		
Food[3]		$10,665	8.5%
Housing[4]		$29,976	24.0%
Taxes[5]		$34,007	27.1%
Total		$101,418	81.1%

[1] Average cost of full-time care in a family child care home (LOCATE, 2015). [2] Average cost of full-time care in a child care center (LOCATE, 2015).[3]National average cost of food at home based on a moderate cost plan (Cost of Food at Home Estimated for Food Plans at Four Cost Level, July 2015), U.S. Average, United States Department of Agriculture). [4]Based on U.S. Bureau of the Census 2010 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. [5]Federal, state, and local income taxes, Medicare, and FICA taxes per IRS and Maryland Office of Comptroller (2015). Taxes do not reflect Earned Income Credit. [6]Current income as shown in the Geolytics Report dated October 2015. This data cannot be compared to previous data.

Average Weekly Cost of Full-time Child Care

Montgomery County

Care Programs	Family Child Care Centers	Child
0-23 months	$ 250.14	$ 354.81
2-4 years	$ 217.83	$ 261.46
5 years[1]	$ 201.47	$ 254.13
School Age Full[2]	$ 189.57	$ 224.98
School Age B/A[3]	$ 122.20	$ 135.02

Source: MFN/LOCATE: Child Care, 7/15.
[1]Average cost of full time care for a 5 year old. Defined as child being in full time child care or being in kindergarten and out-of-school child care, i.e., holidays, school closures and summers. [2]Average cost of full time care for a 6+ school age child (out-of-school child care, i.e., holidays, school closures and summers). [3]Average cost of before and after school child care.

Number of Montgomery Children under 12 with Mothers in the Work Force[1]

138,938 – 82.4%[2] of total 2015 child population under 12 (168,614).

[1]Source: MFN/LOCATE: Child Care. [2]Percent based on 2010 census data. Total population number based on GeoLytics, Inc. report, 2015.

Child Care
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Population Information

Child Population

	2000		2010	
	Montgomery	Maryland	Montgomery	Maryland
0-3 years	35,779	209,218	37,926	217,560
3-4 years	24,394	144,175	25,806	146,928
5 years	12,246	74,546	12,766	72,700
6-9 years	51,057	316,772	51,534	294,168
10-11 years	26,248	162,481	25,567	151,023
Total	149,724	907,192	153,599	882,379

Source: U.S. Bureau of the Census, 2000, 2010.

Female Population (selected ages)

Age Group	2000	2010
20-24	21,948	26,737
25-29	29,724	33,733
30-34	36,155	34,514
Total	87,827	94,984

Source: U.S. Bureau of the Census, 2000, 2010.

Work Force Information
Total Population Ages 16+ in Work Force

	Montgomery	Maryland
2010		
Female	275,943	1,570,193
Male	291,702	1,623,215
2000		
Female	230,995	1,351,034
Male	246,128	1,418,491
Change		
Female	19.5% (+)	16.2% (+)
Male	18.5% (+)	14.4% (+)

Source: U.S. Bureau of the Census, 2000, 2010 American Community Survey (ACS).

Females (16+) with Children

Age Group	2000	2010	Change
Total females (16+) with children under 6	29,250	73,664	N/A*
Total females (16+) with children under 6 in the work force	19,676	N/A*	N/A*
Total females (16+) with children 6-17	64,240	154,931	N/A*
Total females (16+) with children 6-17 in the work force	50,541	N/A*	N/A*

Source: U.S. Bureau of the Census, 2010 ACS.
* Comparable data not available for 2010 census.

Total Population

	Montgomery	Maryland
2010	971,777	5,773,552
2000	873,341	5,296,486
1995	810,000	5,046,079
1990	757,027	4,780,753
1980	579,053	4,216,975

Source: U.S. Bureau of the Census, 2010, 2000, 1990, 1980.

Male Population (selected ages)

Age Group	2000	2010
20-24	21,736	27,294
25-29	27,839	32,506
30-34	32,849	31,640
Total	82,424	91,440

Source: U.S. Bureau of the Census, 2000, 2010.

Households

	2000	2010
Total household population	863,910	962,877
Total # of households	324,565	357,086
Average household size	2.66	2.70

Source: U.S. Bureau of the Census, 2000, 2010.

Census Information

Families and Poverty

	2000	%	2010	%	%Change
All Families	224,225	100%	244,898	100%	9.2%(+)
Families Below Poverty Level	8,428	3.8%	12,000	4.9%	42.4%(+)
All Families w/Children Under 6	27,701	N/A*	27,951	100%	N/A*
Families w/Children Under 5 Below Poverty Level	2,808	N/A*	N/A*	4.9%	N/A*
All Families w/Children Under 18	113,665	100%	118,482	100%	4.2%(+)
Families w/Children Under 18 Below Poverty Level	6,110	5.4%	9,597	8.1%	57.1%(+)

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.
*Comparable data not available from 2010 Census.

Educational Attainment

	%Adult Pop. Over Montgomery	%Adult Pop. Over 25 Yrs	Maryland	25 Yrs
High School Grad or Higher	605,912	90.6%	3,410,847	88.1%
Bachelor's Degree or Higher	377,710	56.5%	1,396,843	36.1%

Source: U.S. Bureau of the Census, 2010 ACS.

Children and Poverty

	2000	%	2010	%	%Change
Total Related Children Under 18	205,941	100%	212,397	100%	3.1%(+)
Total Children Under 18 Below Poverty Level	13,516	6.6%	20,602	9.7%	52.4%(+)
Total Children Under 5 Below Poverty Level	3,698	6.8%	N/A*	8.4%	N/A*
Total Children 5-17 Below Poverty Level	9,818	6.5%	N/A*	10.2%	N/A*

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.
*Comparable data not available from 2010 Census.

Families

Montgomery

	Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
2000	224,225	27,701	113,665
2010	224,898	30,680	126,250
Change	0.3%(+)	10.8%(+)	11.1%(+)

Maryland

	Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
2000	1,359,318	150,011	662,172
2010	1,447,002	170,870	728,045
Change	6.5%(+)	13.9%(+)	9.9%(+)

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.

Income, Unemployment and Housing Information

Annual Wage Rate Information

Public School Teacher Salary Average (Montgomery County)	$74,951
Public School Teacher Salary Average (MD)	$65,477
Nonpublic School Teacher Average (Maryland)	$53,942
Family Child Care Provider (Maryland)	$36,206
Child Care Center Director (Maryland)	$38,985
Center Senior Staff/Teacher (Maryland)	$26,641
Center Aide (Maryland)	$17,035

Sources: MSDE, Oct 2014; Association of Independent Maryland Schools (AIMS), 2015-16 school year, and MFN's 2015 Statewide Survey of Family Child Care Providers and Child Care Centers.

Family Income

Median Family Income, 2010 Census

Montgomery	$120,664
Maryland	$83,137

Source: U.S. Bureau of the Census, 2010 ACS.

Median Household Income[1]:

Montgomery	$97,181
Maryland	$72,345

Percent Households

Distribution	Montgomery	Maryland
under $25,000	9.7%	16.1%
$25,000 - $49,999	13.8%	18.1%
$50,000 - $74,999	15.1%	17.4%
$75,000+	61.4%	48.4%

Source: [1]Brief Economic Facts of Maryland Department of Business and Economic Development, 2015.2. Data is not directly comparable to 2010 or earlier reports. NOTE: Percentages may not total 100% because of rounding.

Unemployment Rate

	Montgomery	Maryland
1996	2.7%	4.9%
1997	2.4%	4.7%
1998	2.4%	4.3%
1999	1.8%	3.3%
2000	1.6%	3.4%
2001	2.6%	4.0%
2002	2.5%	3.9%
2003	2.5%	4.1%
2004	2.2%	3.9%
2005	2.8%	3.9%
2006	2.7%	3.7%
2007	2.7%	3.6%
2008	3.3%	4.5%
2009	5.3%	7.1%
2010	5.5%	7.3%
2011	5.5%	7.2%
2012	4.9%	6.5%
2013	4.9%	6.2%
2014	4.5%	5.6%
2015	4.0%	5.0%

Source: Maryland Department of Labor, Licensing and Regulation (DLLR), Sept 2015.

Housing Information

	Montgomery	Maryland
Owner-Occupied housing	238,022 (66%)	1,426,267 (67%)
Renter-Occupied housing	121,454 (34%)	701,172 (33%)

Note: Percentage is based on total occupied housing units.

	Montgomery	Maryland
Mean value of Owner-Occupied Housing	$447,200	$301,400
Median Selected Monthly Owner Costs With a Mortgage	$2,498	$2,016
Median Gross Residential Monthly Rent	$1,466	$1,131

Source: U.S. Bureau of the Census, 2010 ACS.

Montgomery County

Supply of Regulated Early Childhood Programs and Education

Children's Programs by Type with Capacity/ Enrollment

	# of Programs	Capacity
Family Child Care Providers	940	7,099
*OCC Licensed Group Programs	477	33,193
8-12 Hour Child Care Centers	278	21,019
Infant/Toddler	136	2,172
Part-Day	67	N/A
Before/after School (School & Center-Based)	304	N/A
Employer-Sponsored Centers	12	1,225
Youth Camps	123	N/A
Nursery Schools	164	N/A
Kindergarten	94	N/A
**Head Start	36	enrollment: 978
***Public Pre-Kindergarten Sites	64	

*Note: Numbers do not total because facilities may have more than one type of program. Unless otherwise indicated, all programs are privately funded.

** Federally funded programs which include Head Start, Early Head Start and Home-based Head Start.

***State funded.

Source: MFN/LOCATE Child Care, 7/15; Maryland State Department of Education; Department of Health and Mental Hygiene.

Education

Public and Private Schools (Elementary and Middle)

	Public	Private
Elementary Schools	133	18
Middle Schools	38	0
Combined	0	64

Elementary School Enrollment

	Public	Private
Pre-Kindergarten	4,115	8,049
Kindergarten	11,581	1,673
Grades 1 - 6	59,617	10,021
Total	75,313	19,743

Source: MSDE, 2014-15 school year. Enrollment figures are for September 30, 2014. Private schools include MSDE approved schools and those operated by a tax-exempt religious organization which hold a letter of exemption from approval in accordance with State law.

Demographics

Montgomery County

Supply of Regulated Early Childhood Programs and Education

Density of Family Providers and Center Programs by Community/Zip Code

The following chart shows the number of registered family child care providers and licensed full-day child care centers in Montgomery as of July 1, 2015.

Community/ Zip Code	Family Providers	%	8-12 Hour Centers	%
AAshton 20861	2	0.2	1	0.4
Bethesda 20814	11	1.2	17	6.1
Bethesda 20815	1	0.1	0	0.0
Bethesda 20816	2	0.2	8	2.9
Bethesda 20817	19	2.0	9	3.2
Bethesda 20892	0	0.0	2	0.7
Boyds 20841	17	1.8	2	0.7
Brookeville 20833	4	0.4	0	0.0
Burtonsville 20866	24	2.6	3	1.1
Cabin John 20818	1	0.1	1	0.4
Chevy Chase 20815	2	0.2	4	1.4
Clarksburg 20871	34	3.6	3	1.1
Damascus 20872	17	1.8	4	1.4
Darnestown 20874	4	0.4	1	0.4
Darnestown 20878	0	0.0	1	0.4
Derwood 20855	8	0.9	2	0.7
Gaithersburg 20877	36	3.8	10	3.6
Gaithersburg 20878	37	3.9	11	4.0
Gaithersburg 20879	47	5.0	5	1.8
Gaithersburg 20882	8	0.9	1	0.4
Gaithersburg 20886	8	0.9	0	0.0
Garrett Park 20896	0	0.0	1	0.4
Germantown 20874	76	8.1	14	5.0
Germantown 20876	60	6.4	10	3.6
Kensington 20895	9	1.0	4	1.4
Montgomery Village 20886	29	3.1	3	1.1
Mount Airy 21771	1	0.1	0	0.0
North Potomac 20878	15	1.6	5	1.8
Olney 20832	35	3.7	8	2.9
Poolesville 20837	3	0.3	3	1.1
Potomac 20854	25	2.7	15	5.4
Rockville 20850	30	3.2	22	7.9
Rockville 20851	30	3.2	5	1.8
Rockville 20852	15	1.6	15	5.4
Rockville 20853	42	4.5	6	2.2
Rockville 20855	6	0.6	5	1.8
Sandy Spring 20860	2	0.2	1	0.4
Silver Spring 20901	41	4.4	8	2.9
Silver Spring 20902	68	7.2	13	4.7
Silver Spring 20903	18	1.9	4	1.4
Silver Spring 20904	42	4.5	14	5.0
Silver Spring 20905	19	2.0	5	1.8
Silver Spring 20906	65	6.9	13	4.7
Silver Spring 20910	13	1.4	11	4.0
Spencerville 20868	1	0.1	1	0.4
Takoma Park 20912	10	1.1	7	2.5
Wheaton 20902	3	0.3	0	0.0
Totals	940	100.0%	278	100.3%

Source: MFN/LOCATE: Child Care, 7/15. NOTE: Percentages may not total 100% because of rounding.

Supply of Regulated Child Care

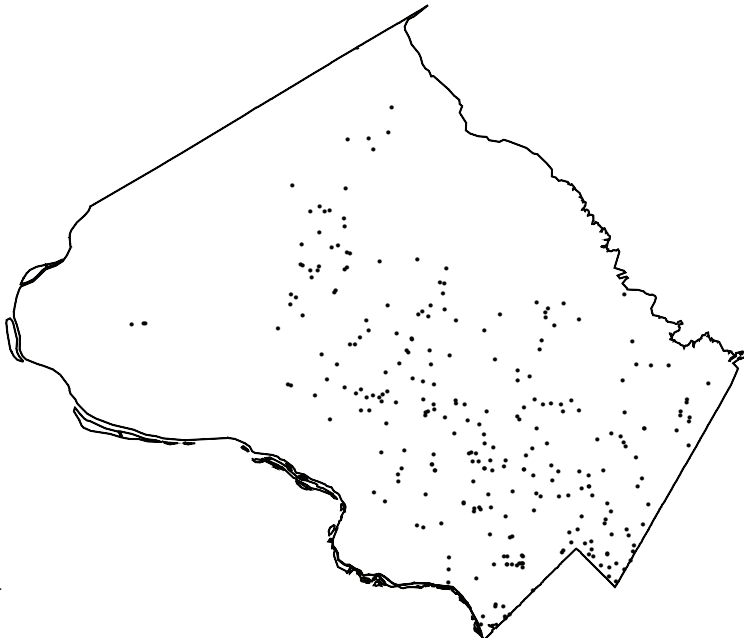**Density of Regulated Family Child Care Homes in Montgomery County**

1 dot = 1 home
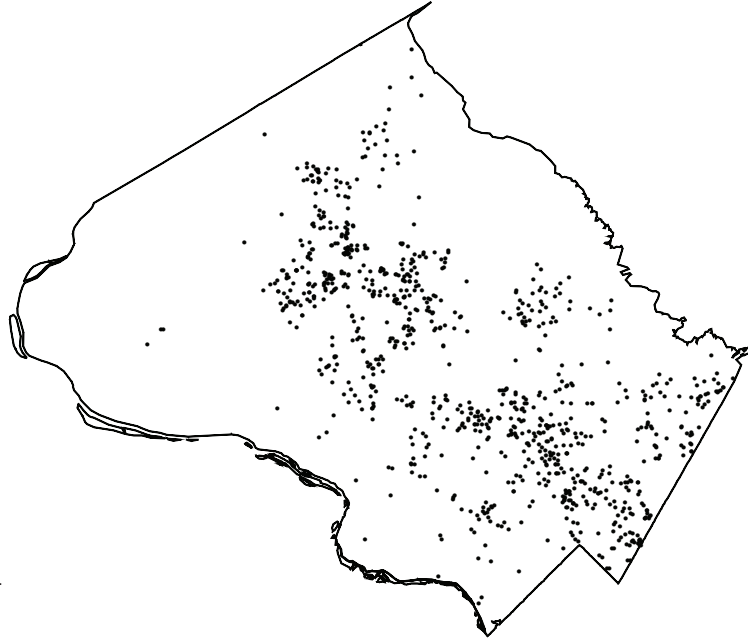
Source: MFN/LOCATE: Child Care, 7/15.

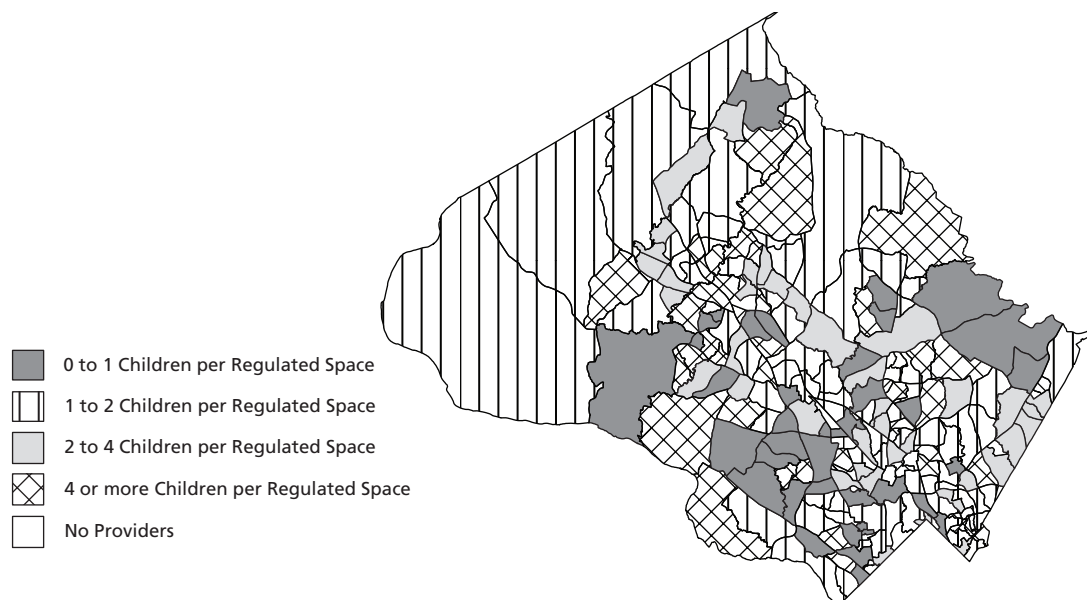**Density of Licensed 8-12 Hour Child Care Centers in Montgomery County**

1 dot = 1 center

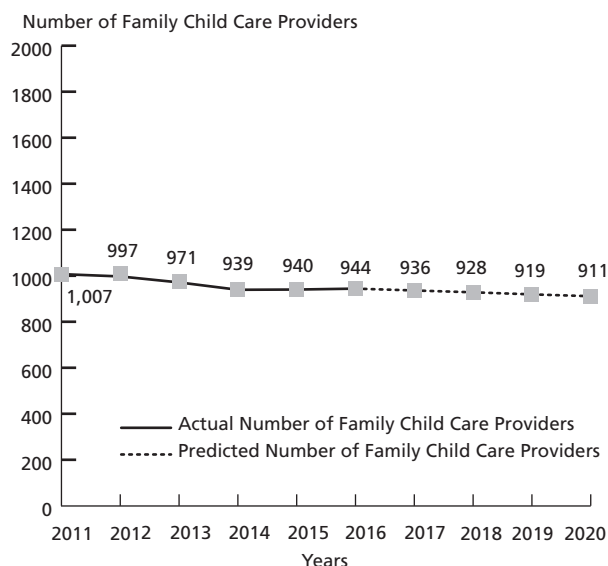Source: MFN/LOCATE: Child Care, 7/15.

Supply of Regulated Child Care

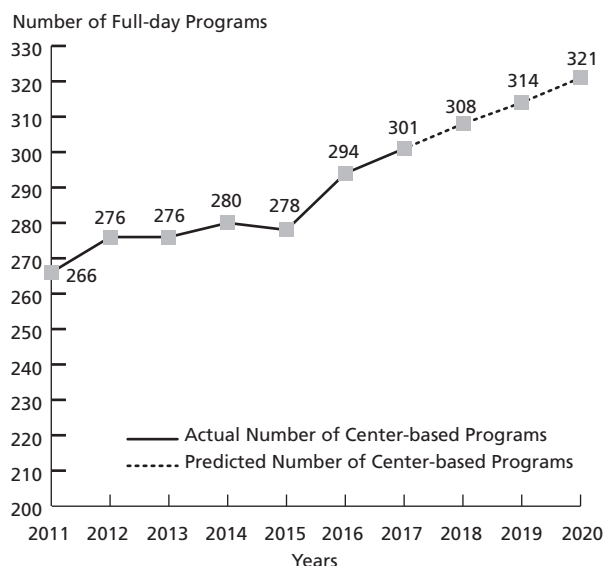**Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract**

- 0 to 1 Children per Regulated Space
- 1 to 2 Children per Regulated Space
- 2 to 4 Children per Regulated Space
- 4 or more Children per Regulated Space
- No Providers

This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts.
Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 7/15.

Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Montgomery 2011-2020

Number of Family Child Care Providers

1,007 997 971 939 940 944 936 928 919 911

—— Actual Number of Family Child Care Providers
······ Predicted Number of Family Child Care Providers

Years

Center-based Programs in Montgomery 2011-2020 Full-day (8 to 12 hours)

Number of Full-day Programs

266 276 276 280 278 294 301 308 314 321

—— Actual Number of Center-based Programs
······ Predicted Number of Center-based Programs

Years

These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care.
Source: MFN/LOCATE: Child Care, 7/15.

Montgomery

Demand for Child Care

Children Served by Age

N=971
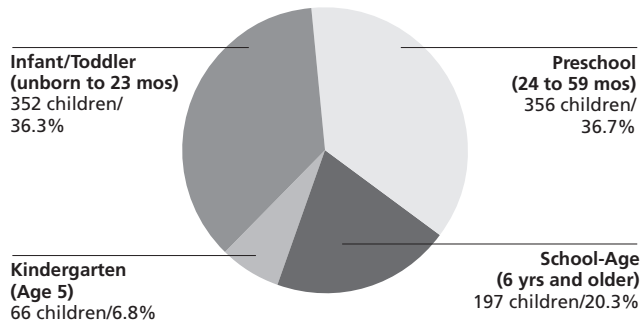
Infant/Toddler (unborn to 23 mos) 352 children/ 36.3%

Preschool (24 to 59 mos) 356 children/ 36.7%

Kindergarten (Age 5) 66 children/6.8%
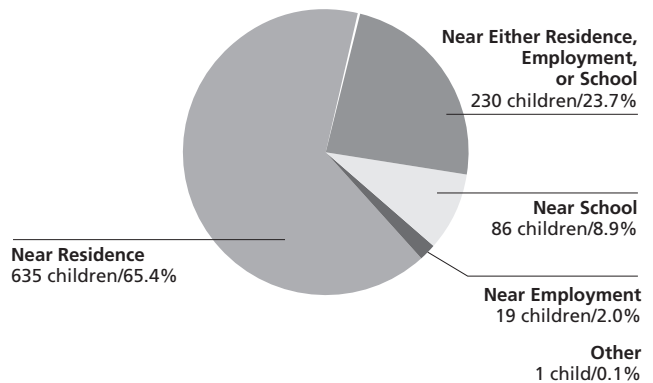
School-Age (6 yrs and older) 197 children/20.3%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/14-6/30/15).

NOTE: Percentages may not total 100% because of rounding.
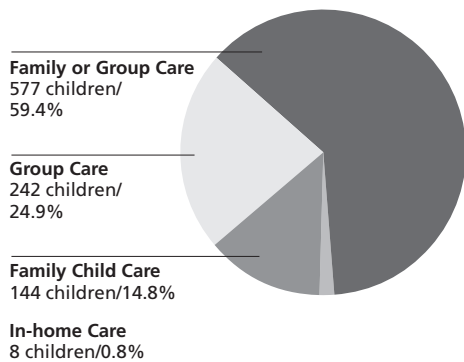
Children Served by Locational Preferences for Care

N=971

Near Either Residence, Employment, or School 230 children/23.7%

Near School 86 children/8.9%

Near Residence 635 children/65.4%

Near Employment 19 children/2.0%

Other 1 child/0.1%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/14-6/30/15).

Children Served by Type of Care Preferred

N=971

Family or Group Care 577 children/ 59.4%

Group Care 242 children/ 24.9%

Family Child Care 144 children/14.8%

In-home Care 8 children/0.8%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/14-6/30/15).

Reason Child Care is Needed

N=971
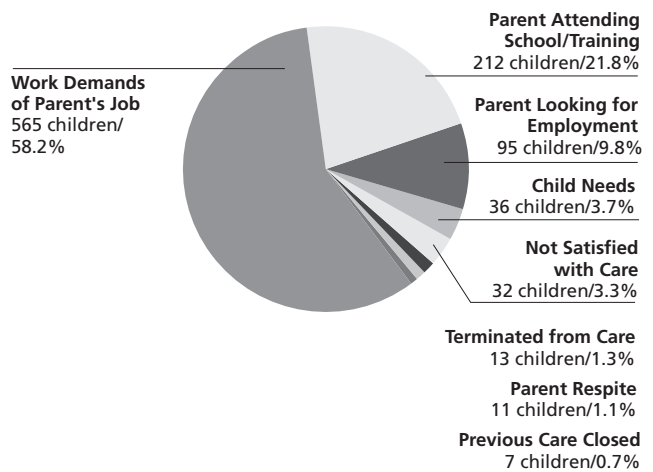
Parent Attending School/Training 212 children/21.8%

Work Demands of Parent's Job 565 children/ 58.2%

Parent Looking for Employment 95 children/9.8%

Child Needs 36 children/3.7%

Not Satisfied with Care 32 children/3.3%

Terminated from Care 13 children/1.3%

Parent Respite 11 children/1.1%

Previous Care Closed 7 children/0.7%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/14-6/30/15).

Montgomery

Demand for Child Care

Number of Children Served by LOCATE: Child Care
971 children (7/1/14-6/30/15)

Full-time or Part-time Care Needs of Children Served
N=971

Full-time: 640 children (65.9%)

Part-time: 321 children (33.1%)

Other*: 10 children (1.0%)

* Includes requests for sick, backup and temporary care.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/14-6/30/15).

Note: Percentage may not total 100% because of rounding.

Major Reasons Parents Could Not Find Child Care in Montgomery County

Reason	Count
Cost	28
No vacancies for infant	8
Other	6
Schedule	6
Transportation/Escort	6
Quality of care	5
No vacancies for preschool	3
Combination of ages	2
Location	2
No part time	2
Special needs	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/14-6/30/15).

Major Factors Important to Parents Who Found Child Care in Montgomery County

Reason	Count
Environment	85
Proximity to home, school, work	80
Educational program	70
Cost	32
Caregiver	30
Hours of operation/part time	21
Escort	16
Nearby transportation	7
Only program/provider with vacancy	6

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/14-6/30/15).

Child Care Subsidy Program (formerly POC)

December 2015, Number of Children Receiving Child Care Subsidy in Montgomery County
1,192

Source: Maryland State Department of Education 2015.

Fiscal Year 2015 Monthly Average Number of Children receiving Working Parent Assistance (WPA)
542

NOTE: [1]Child Care Subsidy is a statewide program funded with federal and state dollars and administered by the Maryland State Department of Education*. [2]WPA, The Working Parents Assistance Program is a County-funded subsidy program.

Source: WPA Automated System, 2015.

Supply of Child Care

Child Care Subsidy Program

Average Number per Month of Child Care Providers Serving WPA Children in Montgomery County
127

Source: WPA Automated System, 2015

December 2015, Number of Family Child Care Providers Serving SCCSP Children in Montgomery Co.
97 (10% of total family providers)

December 2015, Number of Child Care Centers Serving SCCSP Children in Montgomery Co.
143(51% of total family providers)

December 2015, Number of Informal Providers Serving SCCSP Children in Montgomery Co.
52

Source: Maryland State Department of Education/Office of Child Care, 12/15.

Montgomery County FY16 Projected Allocation
$8,156,794 = 1,792 full-time children

Source: Maryland State Department of Education, Office of Child Care.

Special Needs Child Care

Family providers who serve/have served children with special needs
451 (48.0% of total family child care providers in Montgomery)

Centers who serve/have served children with special needs
178 (64.0% of total child care centers in Montgomery)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/14-6/30/15).

Definitions

Before/After-School Care: School-Age child care offers care to children enrolled in Kindergarten or above. Care is provided before and/or after school and during school holidays/vacations. Programs are licensed by the Office of Child Care. Programs may operate from a school building or other licensed facility.

Census of Population and Housing: There are two versions of the Census questionnaire: a short form which asks a limited number of population and housing questions of all households, and a long form questionnaire which asks additional social and economic questions of a sample of all households. The user should note that data obtained from a sample are subject to sampling variability, and that there are limitations to many of these data.

Child Care: The care or supervision of a child when the child's parent has given the child's care over to another for some portion of a 24-hour-day as a supplement to the parent's primary care of the child. (OCC)

Child Care Center: Child care provided in a facility that, for part or all of the day, provides care to children in the absence of the parent. Centers are licensed by the Office of Child Care.

Child Care Subsidy Program (formerly POC): Provides financial assistance to eligible families in securing care for their children in registered family child care homes or licensed child care centers while parents/guardians are attending school, working, or in job training.

Children with Special Needs: Children who, because of a disability or other special educational, developmental, physical, emotional, behavioral, or medical condition, require additional care, or whose activities are restricted by a certain condition. (OCC)

Current Median Family Income: Current median family income is the value shown in a Geolytics report dated Nov 2015.

Current Population Estimates: Current population estimates are based on GeoLytics, Inc. Reports.

Educational Attainment: The highest level of school completed or the highest degree received. Educational attainment figures were used for persons over 25 years of age. (U.S. Bureau of the Census)

Employer-Sponsored Centers: A child care center located on-site or off-site which is sponsored by a corporation, business, or other employer. Employees are given priority for enrollment slots.

Family Child Care: The care given to a child younger than 13 years old or to a developmentally disabled person younger than 21 years old, in place of parental care for less than 24 hours a day, in a residence other than the child's residence and for which the provider is paid. Regulations allow a family child care provider to care for as many as eight children at any time. (OCC)

Family Household Income: Family includes a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption. A household can contain only one family for purposes of census tabulations. (U.S. Bureau of the Census)

Head Start: Project Head Start provides comprehensive developmental services for children from low-income families. Head Start is comprised of four components including Education, Health, Parent Involvement, and Social Services. Head Start Centers serve children from age 3 to school entry age from income eligible families.

Infant/Toddler: In the State of Maryland, "infant"means a child under 18 months old. "Toddler" means a child 18 months old or older but younger than 2 years old. (OCC) MFN reports "infant" as a child birth through 23 months of age.

Kindergarten: An instructional program for children who are 5 years old by September 1st of each academic year. Programs may be operated by a private or public school. Kindergarten is the year of school which precedes entrance to first grade.

Nursery Schools: An instructional program approved or exempted by the Maryland State Department of Education for children who are two through four years old. The maximum length of the program is 6 hours per day, however most operate only a few hours per day and may meet only two or three times per week for a nine month period.

Owner Costs with Mortgage (Selected Monthly): The sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire hazard, and flood insurance on the property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fees or mobile home costs. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. (U.S. Bureau of the Census)

Montgomery

Part Day: A program regulated by OCC with an educational focus for children one or two years before entering kindergarten. These programs are usually 2-3 hrs/day, 2-3 days/week, nine months/year.

Pre-Kindergarten: These are publicly funded pre-kindergarten programs for eligible 4-year-old children administered by local boards of education or qualified vendors. The programs have the overall goal of providing learning experiences to help children develop and maintain school readiness skills necessary for successful school performance. Local school systems shall enroll all 4-year-old applicants from economically disadvantaged or homeless families.

Poverty Level: The poverty guideline for a family of four persons was $24,250 in 2015. (U.S. Department of Health and Human Services, JAN 2015)

Renter Occupied Gross Monthly Rent: Monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter. All occupied housing units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied. (U.S. Bureau of the Census)

Unemployment Rate: Civilians 16 years old and over are classified unemployed if they (1) were neither "at work" nor "with a job but not at work"during the reference week, and (2) were looking for work during the last four weeks, and (3) were available to accept a job. Also included were civilians who did not work at all during the reference week and were waiting to be called back to a job from which they had been laid off. (U.S. Bureau of the Census)

Youth Camps (Licensed): A day camp, residential camp, travel camp, or trip camp licensed by the Department of Health and Mental Hygiene.

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